



DECLARATION AND POWER OF ATTORNEY
FOR A PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled INTERACTIVE SYSTEM AND METHOD FOR SELLING INSURANCE, the specification of which was filed on January 4, 2000, application Serial No. 09/477,057.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Title 37, Code of Federal Regulations, Sec. 1.56. (Under Sec. 1.56 information is material to patentability when it is not cumulative to information already of record before the Patent and Trademark Office with respect to the present application and it establishes either by itself or in combination with other information a prima facie case of unpatentability of a claim or it refutes or is inconsistent with a position taken in opposing an argument of unpatentability relied upon by the Patent and Trademark Office or in asserting an argument of patentability.

Under this section a prima facie case of unpatentability is established when the information compels a conclusion that a claim is unpatentable under the preponderance of evidence, burden-of-proof standard, giving each term in the claim its broadest reasonable construction consistent with the specification, and before any consideration is given to evidence which may be submitted in an attempt to establish a contrary conclusion of patentability.)

I hereby state that I do not know and do not believe that the invention was ever known or used in the United States of America before my invention thereof; that to the best of my knowledge and belief the invention has not been in public use or on sale in the United States of America more than one year prior to this application, or patented or described in any printed publication in any country before my invention thereof or more than one year prior to this application, or patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me or my legal representatives or assigns more than twelve months prior to this application; and that no application for patent or inventor's certificate on this invention has been filed in any country foreign to the United States of America prior to this application by me or my legal representatives or assigns.

I hereby appoint Malcolm A. Litman, Reg. No. 19,579; Gerald M. Kraai, Reg. No. 34,854; Mark E. Brown, Reg. No. 30,361; Kent R. Erickson, Reg. No. 36,793; and Mark L. Kleypas, Reg. No. 43,720; all members of the bar of the State of Missouri, whose postal address is Shughart, Thomson & Kilroy, P.C., Twelve Wyandotte Plaza, 120 West 12th Street, Kansas City, Missouri 64105, telephone (816) 421-3355 as my attorneys, with full power of substitution, to prosecute this application, to make alterations and amendments therein, to receive the patent, and to transact all business in the Patent Office connected therewith in my behalf.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further, that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Date: 2/3/00


Robert Klaus

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Robert Klaus

Serial No. 09/477,057

Filed: January 4, 2000

For: INTERACTIVE SYSTEM AND METHOD FOR SELLING INSURANCE

Dated: March 28, 2000

Kansas City, Missouri

Assistant Commissioner of Patents
Washington, D.C. 20231

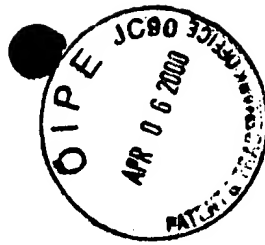
ATTENTION: BOX MISSING PARTS

STATEMENT BY ATTORNEY THAT APPLICATION FILED IN PTO
IS THE ONE INVENTOR EXECUTED BY SIGNING DECLARATION

I, Kent R. Erickson, Reg. No. 36,793, of Shughart, Thomson & Kilroy, P.C., Twelve Wyandotte Plaza, 120 West 12th Street, Kansas City, Missouri 64105, telephone (816) 421-3355 state I am the attorney for this application and the application identified above is the application which the inventor executed by signing the Declaration which is being submitted herewith.


Kent R. Erickson

Robert Klaus



Serial No. 09/477,057

CERTIFICATE OF MAILING

I hereby certify that this STATEMENT BY ATTORNEY THAT APPLICATION FILED IN PTO IS THE ONE INVENTOR EXECUTED BY SIGNING DECLARATION for application Serial No. 09/477,057 filed January 4, 2000 is, on this 28th day of March, 2000, being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to the Assistant Commissioner of Patents, Box Missing Parts, Washington, D.C. 20231.

A handwritten signature in cursive script, appearing to read 'Kent R. Erickson', written over a horizontal line.

Kent R. Erickson